

Information to identify the case:

Debtor 1	Robert Ancona	Social Security number or ITIN	xxx-xx-7341
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	20-13965-CMG		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert Ancona

8/3/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert Ancona
Debtor

Case No. 20-13965-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Aug 03, 2021

Form ID: 3180W

Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 05, 2021:

Recip ID	Recipient Name and Address
db	+ Robert Ancona, 516 Page Avenue, Allenhurst, NJ 07711-1235
aty	+ Joseph Castelluci, 95 New Brunswick Avenue, Hopelawn, NJ 08861-2294
r	+ Catherine Ades, Cathy Ades Real Estate, 369 Monmouth Road, West Long Branch, NJ 07764-1205
r	+ Karen Behfar, The Behfar Team, 1524 East 23rd Street, Brooklyn, NY 11210-5107
sp	+ Marc Z. Newman, 3119 Quentin Road, Brooklyn, NY 11234-4234
cr	+ NYC Water Board, 59-17 Junction Blvd, 8th Floor, Flushing, NY 11373-5188
cr	+ Wilmington Savings Fund Society, FSB, doing busine, Knuckles, Komosinski & Manfro, LLP, 565 Taxter Road, Suite 590, Elmsford, NY 10523-2300
519060772	+ AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740-2799
519060773	+ AMIP Management, 3020 Old Ranch Parkway, Suite 180, Seal Beach, CA 90740, AMIP Management, 3020 Old Ranch Parkway, Suite 180 Seal Beach, CA 90740-2799
518753389	+ Bureau of Account Management, Attn: Bankruptcy, Po Box 538, Howell, NJ 07731-0538
518753392	+ Department of Environmental Protection, 250 Livingston Street, 8th Floor, Brooklyn, NY 11201-5808
519165805	+ Gianette Ancona, 516 Page Avenue, Loch Arbour, NJ 07711-1235
518753394	+ Ginette Ancona, 3486 Bedford Avenue, Brooklyn, NY 11210-5235
518753397	+ Gragil Associates, Inc., Attn: Bankruptcy, Po Box 1010, Pembroke, MA 02359-1010
519071069	+ Joseph Castelluci, Esquire, 95 New Brunswick Anenue, Hopelawn, NJ 08861-2294
518753400	+ Monmouth County Sheriff's Office, 2500 Kozloski Road, Freehold Township, NJ 07728-4424
518840131	+ NYC Water Board, Andrew Rettig, Assistant Council, 59-17 Junction Blvd, 13th Floor, Elmhurst, NY 11373-5188
518753401	+ New York Child Support Enforcement, 151 W. Broadwasy, 4th Floor, New York, NY 10013-3306
518753402	+ New York State, Department of Taxation and Finance, Bankruptcy Section, PO Box 5300, Albany, NY 12205-0300
518753404	+ Office of the Attorney General, New Jersey Attorney General Office, Richard J. Hughes Justice Complex, 25 Market St., P.O. Box 112, Trenton, NJ 08625-0112
518753403	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., NJ Division of Taxation, 50 Barrack Street, 9th floor, PO Box 245, Trenton, NJ 08695
518753406	+ Structured Asset Mortgage Investments II, Inc., Attn: Vice President /C.E.O./ Agent, 383 Madison Ave, New York, NY 10179-0001
518753407	+ U.S. Bank, N.A., Attn: Vice President / C.E.O. / Agent, 425 Walnut Street, Cincinnati, OH 45202-3930
518836429	+ U.S. Bank, N.A., as Trustee, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518830868	+ Wilmington Savings Fund Society, FSB, doing, Knuckles, Komosinski & Manfro, LLP, 565 Taxter Road, Suite 590, Elmsford, New York 10523-2300
519071070	+ Zachary Gindi, c/o Joseph Castelluci, Esq., 95 New Brunswick Avenue, Hopelawn, NJ 08861-2294
518753409	#+ Zack Gindi, 2322 Avenue N., Brooklyn, NY 11210-5117

TOTAL: 27

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 03 2021 20:24:00	United States Trustee, Office of the United States

District/off: 0312-3

User: admin

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Date Rcvd: Aug 03, 2021

Form ID: 3180W

Total Noticed: 38

518796836	+ EDI: LCIFULLSRV	Aug 04 2021 00:28:00	Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518753390	+ Email/Text: bankruptcy@usecapital.com	Aug 03 2021 20:24:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518753391	+ EDI: CAPITALONE.COM	Aug 04 2021 00:28:00	Capital Accounts, Attn: Bankruptcy Dept, Po Box 140065, Nashville, TN 37214-0065
518801714	+ EDI: AIS.COM	Aug 04 2021 00:28:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518753393	+ Email/Text: bknotice@ercbpo.com	Aug 03 2021 20:24:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518753398	+ EDI: IRS.COM	Aug 04 2021 00:28:00	Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518837836	EDI: PRA.COM	Aug 04 2021 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518753405	+ Email/Text: bkteam@selenefinance.com	Aug 03 2021 20:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
518753408	+ Email/Text: usanj.njbankr@usdoj.gov	Aug 03 2021 20:24:00	Selene Finance, Attn: Bankruptcy, Po Box 422039, Houston, TX 77242-4239
			United States Attorney, Peter Rodino Federal Building, 970 Broad St. - Ste. 700, Newark, NJ 07102-2527

TOTAL: 11

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518753395	*+	Ginette Ancona, 3486 Bedford Avenue, Brooklyn, NY 11210-5235
518753396	*+	Ginette Ancona, 3486 Bedford Avenue, Brooklyn, NY 11210-5235
518874196	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court., State of New Jersey, Department of Treasury, Division of Taxation, Bankruptcy Unit, PO Box 245, Trenton, NJ 08695-0245
518753399	##+	KML Law Group, PC, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 05, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 3, 2021 at the address(es) listed below:

Name	Email Address
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District/off: 0312-3

User: admin

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Date Rcvd: Aug 03, 2021

Form ID: 3180W

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Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

David L. Stevens

on behalf of Debtor Robert Ancona dstevens@scura.com
ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;stevens.davidl.
r93878@notify.bestcase.com;apasku@scura.com;jromero@scura.com;sduarte@scura.com;eflaim@scura

Denise E. Carlon

on behalf of Creditor U.S. Bank N.A. as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns
ALT-A Trust, Mortgage Pass-Through Certificates, Series 2006-3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Jamal J Romero

on behalf of Debtor Robert Ancona jromero@scura.com
dstevens@scura.com;ecfbkfilings@scuramealey.com;mduran@scura.com;vmajano@scura.com;rshah@scura.com;apasku@scura.
com;romero.jamalr93878@notify.bestcase.com;sduarte@scura.com;eflaim@scura.com

Karen B. Olson

on behalf of Creditor Wilmington Savings Fund Society FSB, doing business as Christiana Trust, not in its individual capacity,
but solely as trustee for BCAT 2014-11TT kbo@kkmllp.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7